



Edition 6

Commonwealth of
Kentucky

Office
of the
Attorney General

Ben Chandler,
Attorney General

Jeff LaGrew,
Assistant Deputy
Attorney General

Office of
Senior Protection
Web site:
[www.law.state.ky.us/
senior](http://www.law.state.ky.us/senior)

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ATTORNEY GENERAL DONATES COMPUTERS



Left -Attorney General Ben Chandler, Right - Fred Cowan, Director
with the new computers at Walnut Street Center

"The education of senior citizens is often neglected and pushed to the back burner. We can't afford to ignore the potential of productive citizens. Our seniors are rich with experience, and we must conscientiously provide opportunities for them to continue to grow. The words, memories, and contributions of these guardians of our heritage can lead us to a richer, more profound existence."

- Attorney General Chandler

Seniors in Christian County may soon be computer whizzes!

Attorney General Ben Chandler presented 20 computers and a \$2000 check for software purchases to the Walnut Street Community Center in Hopkinsville in December of 1999. This donation was in recognition of and to further promote the Center's development of innovative programs to educate both the youth and adults of the Hopkinsville/Christian County community. General Chandler wanted nothing left to chance for senior citizens. The agreement specifically states that, in exchange, the Center will host senior protection activities and education in consumer protection through 2001. Seniors, drawn into the Center by these events and others, will not only learn how to avoid being victimized by con artists but will also have the opportunity to develop new skills through the Center's computer training programs.

Fred Cowan, Director of the Walnut Street Center, is optimistic about the use by seniors, but says seniors often shy away from anything to do with computers and need to be encouraged. "They just

assume that they've got no need for such things. So, I've got to think of ways to get them to change their perspective and give computers a try."

Cowan thinks that the monthly Bingo game hosted at the Center also provides a perfect opportunity to introduce resistant seniors to computers. The Center works hand in hand with Kroger to provide this appealing and fun activity that gets 60 - 70 seniors into the Center for food and Bingo. Now, he hopes they'll like coming out for computers and learning, too.

A recent computer replacement program in the Attorney General's Office made this donation possible. Instead of sending the replaced computers to surplus, Chandler opened the door of opportunity for citizens in Christian County. Although, recently, a similar donation was made to Jefferson County schools, Chandler is pleased that, with the Walnut Street Center arrangement, educational opportunities will be provided for adults, as well as children.

**Working for Seniors!
in Barren River Area**

Networking appears to be the key to providing so many services to reach senior citizens in the Barren River Area. Debbie McCarty, director of the Barren River Area Agency on Aging, says that they partner with the local Aging Services Providers, Senior Citizen Centers, law enforcement agencies, and officials to provide the seniors in their 10 county area with a sense of awareness and support. "We even partner with local book mobiles to make information available. The book mobiles can reach rural seniors that we might not know about," says McCarty.

The Attorney General's Office knows just how valuable these

networking and partnership skills are. Barren River has sponsored five of the Attorney General's Senior Crime Colleges in the area, in the last two years. McCarty and her staff worked hard to coordinate facilities in different locations within their counties, locate refreshment donations, and arrange transportation to the events. They also coordinated media releases, TV coverage, and helped distribute fliers throughout 10 counties. "Without the enthusiastic help of people, like Debbie and Michelle, we wouldn't have been able to reach so many seniors with information on how to protect themselves from scams and con artists. They

made our job easier," said Jeff LaGrew, Director of the Office of Senior Protection.

Yet, when praised for her agency's performance, Ms. McCarty shows true leadership style, as she passes the credit on to her staff. "Michelle Hines actually does most of the work to coordinate these events for us. She really knows our seniors." And, apparently she does. Hines, for her agency, has submitted more Centenarian names to the *Senior Snooper* than any other agency or individual. It's obvious from conversations with both McCarty and Hines, that seniors in the Barren River Area are very fortunate to have great people like this team working for them.

\$45 Million Settlement to Benefit Kentucky Health

Attorney General Ben Chandler announced that Anthem, Inc., will pay \$45 million to settle a lawsuit filed more than two years ago against the Indiana-based health insurance company. The suit alleged that Anthem improperly transferred charitable assets out of Kentucky, when it merged with Blue Cross Blue Shield of Kentucky in 1993.

The settlement was reached following a marathon two-day mediation process involving Chandler and top Anthem officials. The mediation had been ordered by Franklin Circuit Judge Roger Crittenden, who approved the terms of the settlement.

Under the terms, the \$45 million will be paid to a nonprofit

foundation, created under the court's supervision. This foundation will use the money to fund health-related activities for the benefit of all Kentuckians. Such activities could include public education on health, research, and direct patient care, but, specific decisions will be made by a citizens advisory committee to determine the foundation structure and mission. The foundation, appointed by the advisory committee, will be approved by Judge Crittenden.

Wanting to make funds available as quickly as possible to help Kentuckians contributed to his decision to accept the settlement, Chandler said. The litigation was expected to take up to five years. General Chandler also noted that

Anthem's payment will settle all claims made against the company in the lawsuit.

UK economist, Dr. Charles Haywood, who assisted Chandler's office in the negotiations, estimated that the value of the settlement payment would increase to more than \$150 million in 15 years.

Representative Gross Lindsay has introduced House Bill 567 to help correct this problem.

Blue Cross Blue Shield of Kentucky was formed more than 60 years ago to promote public health for the benefit of all Kentuckians. The creation of this new foundation will ensure that the original purpose of Blue Cross will be carried on.

- Attorney General Ben Chandler



Jeff LaGrew congratulates Frank Greenwell.

Frank D. Greenwell Soon to be 120 years old!

Frank Greenwell was born in Waverly in Union County, on April 5th, 1880. One of six children, Frank grew up working with his father on a farm. But, as a young man, he left Kentucky for Indianapolis, where he worked construction until he retired. He was married twice and now enjoys living with his nephew's family in Bowling

Green. He loves to travel just about anywhere in a car. He has always loved to fish and throughout his life has maintained his contacts with his Kentucky family and favorite fishing spots. He says that the discovery of electricity was the most significant invention of his time.

Reflections

by Senior Protection Director Jeff LaGrew

Throughout my childhood and even as a young adult, the building of my character was guided by the gentle hands of older and much wiser adults. I had four of the most wonderful grandparents in the entire world. And, they were each unique in the ways that they helped me form the basis for many of my present opinions.

Now, as Director of the Attorney General's Office of Senior Protection, I have, again, found tremendous satisfaction in close contact with a population which I learned to respect and love, as a child. In the past year, our senior crime prevention activities have taken me into all 120 counties to meet and talk with over 6,000 seniors. History still comes alive for me when I listen to seniors talk about their pasts.

Yet, at this stage in my life, it's really important to me to help this population, which brings back such dear memories. Ben Chandler's commitment to the senior population has given me the opportunity to put my heart into my work. And, I truly enjoy the prevention message I bring to the seniors - Aware, Avoid, Alert! Thanks Ben, for the opportunity of a lifetime.

Power of Attorney-The Hidden Problem

"Hush! It's a family matter!" It doesn't happen often anyway...or does it?

Power of Attorney is one of the most effective legal instruments to help those who, permanently or temporarily, are unable to take care of their financial or legal decisions themselves. Unfortunately, according to one legal expert, it is also one of the easiest ways to take advantage of someone, and senior citizens are the most frequently at risk.

"It's one of the most hidden problems in America. It's just not talked about, because it usually involves family members," says Allison Connelly, a practicing law professor at UK Law School. "No one really wants to cast suspicion."

That's why Representative Susan Westrom filed House Bill 387. "Right now, the law really doesn't demand any accountability from these individuals. It's not a

pleasant thought that a family member might take advantage of an aging parent or other relation, but occasionally it happens, and when it does, it's appalling. With this accountability also comes protection from harassment for the attorney in fact, from other parties, who have not been given this responsibility," says Westrom. "We are fortunate that most people take these powers very seriously and are willing to provide evidence of a clear conscience. HB 387 is intended to insure that both sides are protected." **(At time of printing, HB 387 was under review by the House Judiciary Committee.)**

What to do in the meantime? Contact a lawyer, who is representing you, before signing anything. The responsibilities and powers should be clearly identified for everyone's comfort. Even though this may never happen in your family, clearly defined boundaries will set comfort zones for all involved.

Insights

It was a clear, January afternoon, that Attorney General Ben Chandler will cherish for the rest of his life. It's rare, when he can take a few moments out of his busy schedule, to just be Ben Chandler and enjoy a scenic drive. The winding drive to the small community of Peaks Mill from the Capitol is 12 miles of woods, creek, farmland, and the occasional farmhouse. Yet, nestled amongst all this peace and tranquility is a thriving community that embraces one of nature's most unique and beautiful treasures. And, Ben Chandler felt honored to have been invited into her presence.



Attorney General Ben Chandler honoring Mrs. Georgia Parrish (age 109) in the new millenium.

At almost 110, Mrs. Georgia Parrish is one of the rare individuals, who have lived in three centuries. Not only does she have memories of an entire century but, she has clear memories of living in the 1800's. Now, she has memories of living in 2000. And, Ben Chandler was excited that she was willing to share some of her life, directly with him.

The time passed too quickly, as he conversed with the tiny little beauty in the rose-colored dress. As he sipped lemonade and ate cake with Miss Georgia and her two daughters, he was swept back into another time – a time rich with memories of our heritage, but with a different angle than in the history books. Cushioned from the harsher events of the world by the farming community, Miss Georgia's

memories are rich with everyday challenges, family, friends, church, and community. As Ben reluctantly stood to return to the Capitol, he felt refreshed by this brief respite and uplifted by the glimpses of love, personal sacrifice, and an indomitable spirit. And, traveling the same scenic route back, he privately renewed his commitment to find new ways to protect the senior citizens of Kentucky.

Know Anyone Who has lived in 3 Centuries?

The Senior Snooper is looking for people, born in the 1800's.

Send us their names and addresses.

We're sending out special greetings and want to include them.

To: The Office of the Attorney General
Office of Senior Protection
700 Capitol Avenue
Frankfort, KY 40601
Attn: Diane Bryant

Meet a Centenarian

Georgia Mefford Parrish

ed the world on April 3rd, 1890, as a Mefford. She was born "just over the Scott County line," but o a farm in Franklin County. Her parents, William "Billy" and Cordelia Mefford, worked hard, but was ten years old, she only has memories of playing and going to school. When she turned ten, d her it was time to learn to "keep a clean house." Yet, even with her newfound responsibility, time for horseback riding-but always with a sidesaddle. She said, "I never would ride a stride."

d the love of her life right next door. Herman Ship Parrish was the best friend of Georgia's g their courtship, Georgia would accompany Herman and, of course, her brother to parties. She w much fun it was to roll back the carpet and dance to the "good music" of the fiddle and the mes they even played little silly games like "Spin the Top." On December 29, 1909, the courtship eaning, when their wedding took place in the Union Ridge Christian Church.

, Georgia's life expanded to include six new additions, three girls and three boys, and much later ldren, and too-numerous-to-count great grandchildren. She was content to "stay home, take ldren, and cook my husband's meals – three meals a day. I had a good husband. He was so They moved to Peaks Mill in 1920 and to the farmhouse, where she still lives, in 1942. Herman d a Class 3, due to the number of his children, when World War I rolled around. When he was ne war finished a few days before he left. But, Georgia's luck didn't hold out. In 1944, Georgia and sweetheart to an early death and still to this day holds him as the only man for her. Georgia as a widower once, who came to give her "first chance" at being his wife. She laughs as she ply to him, "Thanks, but no thanks!"

Spanning Three Centuries with Memories

h mothered most of the Peaks Mill community. She was there for all the home baby deliveries. ok care of the mothers, but "Miss Georgia" bathed and dressed the babies of the community at ay or night. Later, "Miss Georgia" taught these same babies their Bible in 8th Grade Sunday Peaks Mill Christian Church.

en her family got their first car, a Model T Ford, in 1918. Her husband insisted she learn how to rst and only driving experience, she ran the car into a fence and refused to ever try again. Miss " I told him I never would go anywhere with the little children without him, and I didn't want to ldn't!" She stuck by this promise and made her trips to her mother's, neighbors', and to the mill se, named Old Bird or by horse and buggy.

ed blessing of joy and sadness. She remembers the assassination of a governor in 1900 and he ever voted in 1932. She speaks little about the 18 years she nursed one of her adult sons, paralyzed from the neck down. Formerly an avid quilter and reader, she regrets losing some of

ughters lives with her, and she's just a few houses down from another daughter, the only other t. Mary Bondurant and Opal Gibson, both widowed young like their mother, are active in her life ave had such a strong, Christian example for a role model. Thanks ladies for sharing!

Don't Be a Victim of Road Rage!

by Officer J.P Roberts

(Paducah Police Dept. Crime Prevention Officer)

Incidents of road rage, at least in some cases, are caused by simple misunderstandings between drivers. The U.S. Department of Transportation estimates that two thirds of fatalities are at least partially caused by aggressive driving. Sometimes, a driver may make a momentary error of judgement, but the perception of another is that he is driving aggressively.

The label "Aggressive Driving" refers to angry motorists attempting to intentionally injure or kill another driver because of a traffic dispute. Aggressive drivers retaliate against perceived offenses, by making sudden, threatening maneuvers. This makes "road rage" a serious issue of traffic safety for you and others.

The drivers' own moods and reactions, when they get behind the wheel, cause most aggressive driving behaviors. Common motorist irritants are: (1) tailgating a slower moving vehicle to get them to speed up or get out of the way, (2) obscene gestures, (3) blasting horns, (4) driving with high beams, and (5) driving in the passing lane at slower speeds making it impossible to pass. The list of irritants is endless, and all it takes is something to annoy or irritate another driver to cause road rage.

What can motorists do?

- Use lights to indicate a lane change.
- Keep windows up and doors locked.
- Listen to music slower than your heartbeat.
- Drive at a safe following distance.
- Don't become distracted by using the car phone or reading the paper while the vehicle is in motion.
- Put some physical distance between you and drivers who are behaving erratically.
- Don't react to an aggressive driver, especially avoid eye contact.
- Avoid behaviors that antagonize or irritate others.
- Be tolerant of those who exhibit non-conforming traffic behaviors.
- The most important thing to remember is to be polite and courteous.

Don't engage other drivers! Only one angry driver can't start a fight unless another driver is willing to join in. You can protect yourself against aggressive drivers by refusing to become angry with them. Any person, who is angry, can do something they may later regret, and that includes you.

Give angry drivers lots of room. A driver you may have offended can "snap" and become truly dangerous. Drive safe by being aware!

Double Scam Jam

Scam Jam 2000 was a double dose of reality with a laughing twist. Last year's success prompted the Attorney General's Office to plan two Scam Jams in different locations this year - Lexington and Louisville. But, whatever location, the audience left the ScamJam much more aware of consumer rip-offs.

Chuck Whitlock, an investigative reporter, formerly from the nationally syndicated television program, EXTRA, entertained and shocked participants, while exposing con artists and the games they play with footage from hidden cameras of real cons in action. He talked about his undercover antics to ferret out scams that can drastically change people's lives.

"There's no one in this room who hasn't been scammed," Whitlock said. "There are a million scams in every walk of life."

If you missed it this year, don't next! The Attorney General's Office doesn't want you to be caught unaware.

Legal HelpLine for Older Kentuckians **Access to Justice Foundation**

1-800-200-3633

(9 a.m. - 5 p.m.)

This HelpLine is a statewide toll-free telephone service that provides answers to legal questions, brief advice, and referral to appropriate legal and non-legal resources.

The Kentucky Senior Snooper

This quarterly newsletter is provided to Senior Citizens for informational purposes only. To share news for senior citizens, please write:
Office of the Attorney General/Senior Protection
700 Capitol Avenue
Frankfort, KY 40601
Attn: Diane Bryant

Legislation to Watch!

HB 4 **Identity Theft**

Creates the crimes of theft of identity and trafficking in stolen identities as felonies and provides for relief to victims for damages through civil action.

HB 4 was passed unanimously out of the House Judiciary Committee. After its second reading to Rules, it was recommitted to the House Appropriations & Revenue Committee, where it still remains at the time of this printing.

Sponsor: Rep. John Vincent

SB 205 **Telemarketing**

Regulates telemarketing practices and telemarketers by establishing a no-call list, and prohibiting certain telemarketing techniques.

SB 205 was assigned to the Senate Judiciary Committee, where it still remains at the time of this printing.

Sponsor: Sen. Marshall Long

HB 67 **Sweepstakes Fraud**

Provides protection through Kentucky's Consumer Protection Act, against deceptive promotional advertising of prizes and sweepstakes.

HB 67 passed the House with a vote of 93-0. At the time of this printing, it is being reviewed by the Senate Judiciary Committee.

Sponsor: Rep. Susan Westrom

HB 567 **Non-Profit Conversion**

Provides regulations for the conversion of non-profit health care entities to for-profit companies. It provides the means to retain the original intention of the trust (to benefit the public health) for the non-profit assets.

HB 567 was assigned to the House Health & Welfare Committee, where it remains at the time of this printing.

Sponsor: Rep. Gross Lindsay

Medicaid Fraud Control

The Attorney General's Medicaid Fraud Unit recovered \$381,867 for Kentucky's Medicaid Program in January 2000. In a settlement agreement, Genetech, Inc., a pharmaceutical manufacturer, made restitution to Kentucky, as well as the other 49 states for actively and inappropriately marketing one of their products to physicians. Protropin, a human growth hormone, had been promoted by Genetech, for uses that have not been approved by the Food and Drug Administration. As a result of the Medicaid Fraud Unit's vigilance, Kentucky's Medicaid program recovered one and a half times the amounts paid for unapproved uses of the drug. More money in the program means more money for legitimate claims to Medicaid.

Seniors Crime College

This is a program offered by the Attorney General's Office in conjunction with other law enforcement agencies to educate senior citizens on crime prevention. This training is to help stop physical and financial crimes that so frequently target senior citizens. If you would like to attend a Senior Crime College or have us present one at your local or civic organization, call the Attorney General's Office of Senior Protection at:

(502)696-5610.

**For updated information about legislation
call: 1-888-701-1488**

**To voice opinions and leave messages for
legislators, call: 1-800-372-7181**

Kentucky Senior Snooper

DATES TO REMEMBER

Alzheimer's Disease & Elder Maltreatment Conference		Lexington	March 10-11, 2000
KAG Annual Conference	Holiday Inn North	Lexington	April 4-5, 2000
Kentucky Association for Gerontology - "Journeys of Life: Past, Present, Future"			
Seniors Crime College	Owen Co. Senior Ctr	Owenton	April 14, 2000
Seniors Day Out	Kentucky Oaks Mall	Paducah	April 26, 2000
(Paducah/McCracken County TRIAD)			
Seniors Day Out	Fayette Mall	Lexington	May 17, 2000
(Fayette County TRIAD)			
Governor's Conference on Aging	Galt House East	Louisville	May 24-26, 2000
"Aging in the New Millenium"			

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AWARE, AVOID, ALERT!

Office of the Attorney General
Office of Senior Protection
700 Capitol Avenue
Frankfort, KY 40601